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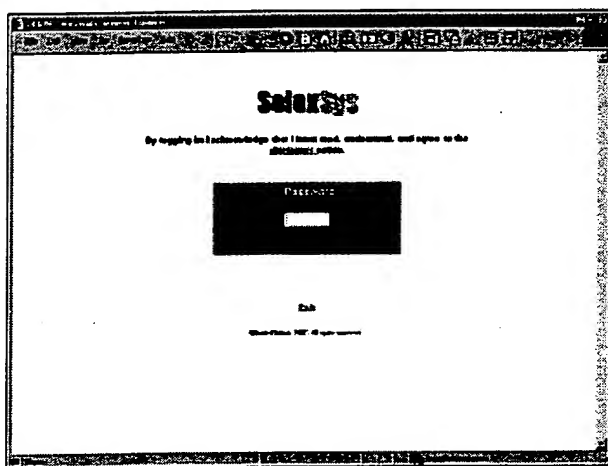
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SELEXSys

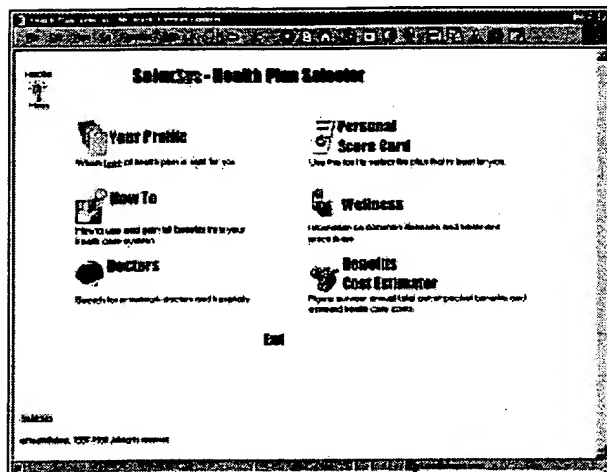


You enter the SelexSys Decision Assistant™ via a secure Internet connection, from the office or from home where decisions can be made in conjunction with your spouse and other family members. The 24 hour, universal reach of the Internet makes it easy for all employees, local, remote, or on the road, to access SelexSys at any time. The log-in process is secure, and involves passwords and user authentication.

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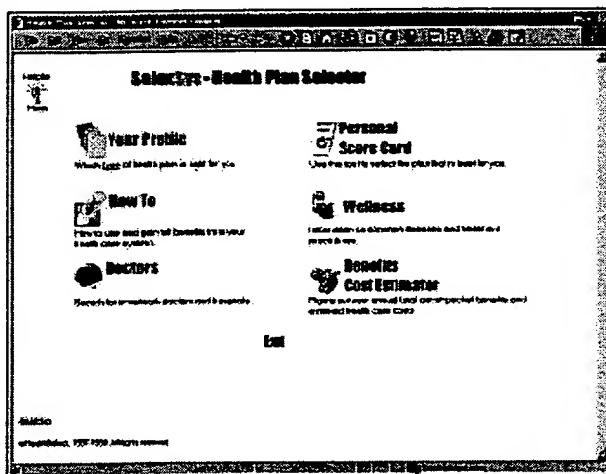
The Decision Assistant™ offers you six options. The key feature in selecting a health plan is to find the plan that best fits your personal needs and wants. Becoming an informed consumer helps you ask the right questions in evaluating plans. Since your needs are unique, personalized evaluations will lead to a better informed decision based on your values.

- **Your Profile** - You answer a set of questions to determine what type of health plan (HMO, POS, PPO, FFS) your personality, health care viewpoints, and wishes best match.
- **How to** - Information on how to become a more informed and savvy health care consumer. Learn how to use and gain full benefits from your health care system.
- **Doctors** - Link to online doctor databases. Find out if a doctor is affiliated with a particular plan and other personal and office information. Learn how to select the best doctor for you.
- **Personal Score Card** - An interactive decision support tool where you create your own personal score card for each plan option based on the criteria that are important to you. This is where you can review plan coverage, access to care, indicators of quality, and estimate out-of-pocket for particular medical conditions.
- **Health and Wellness** - Learn about specific medical conditions and how each health plan helps manage your care and treatment.
- **Benefits Cost Estimator** - This online worksheet and cost estimator will help you determine how much will pay for your employee benefits, such as Medical, Dental, Vision, Life, Long Term Care Insurance, and Vacation time.

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Which type of health plan is best for you?

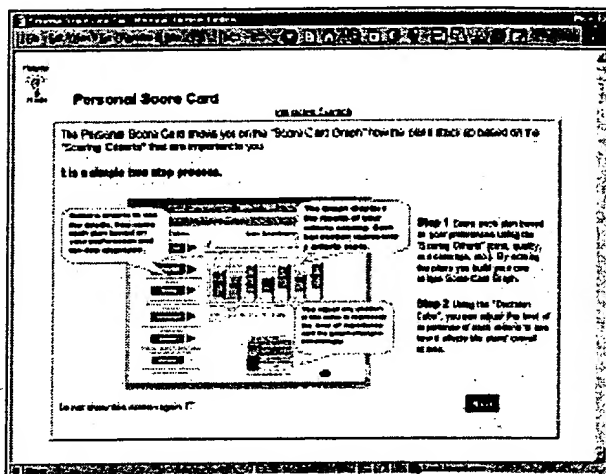
To find out, answer a short series of questions which will help you determine if your profile is suited for a managed care type of insurance or fee for service type or somewhere in between.

For each question, you'll evaluate yourself on a scale from one extreme to the other. Click on the circle that reflects your attitude. In addition have all family members who will be covered by the plan take the test if they can - or, if you can, guess at what their responses would be. 'Submit' your responses to see your results.

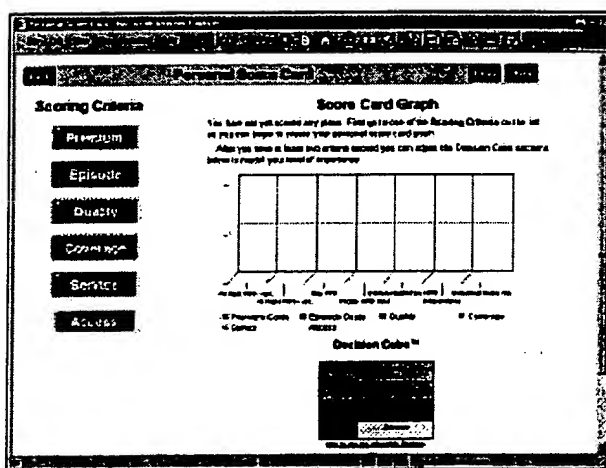
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The **Personal Score Card** defines an "information funnel" - allowing you to narrow the data down to where it applies to your individual circumstances. It then models the information to produce a personalized score card, displaying a visual rating of each plan according to what you indicated was most relevant.



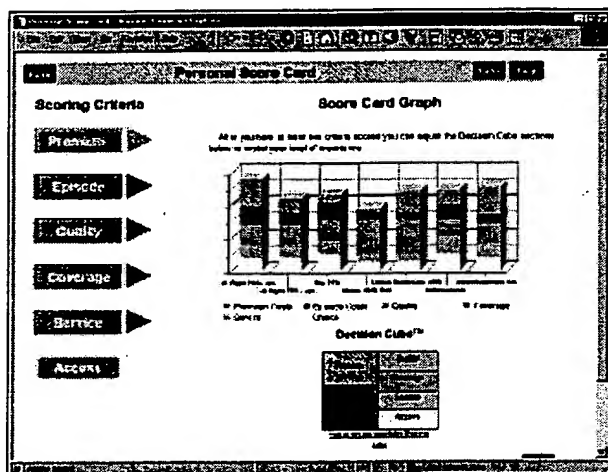
Step 1 Score each plan based on your preferences using the "Scoring Criteria" (cost, quality, and coverage, etc.). By scoring the plans you build your own unique Score Card Graph.

Step 2 Using the "Decision Cube", you can adjust the level of importance of each criteria to see how it affects the plans' overall scores

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A **Score Card Graph** is displayed as you score each criteria according to your plan ratings.

Use the **Decision Cube**© to adjust the relative importance of each category - costs, coverage, quality, service and choice - and see how plan scores change. The chart changes dynamically right before your eyes.

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Benefit Plan	Medical Plan A	Medical Plan B	Medical Plan C	Medical Plan D	Medical Plan E
Medical Plan A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Plan B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Plan C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Plan D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical Plan E	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Plan A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Plan B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Plan C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Plan D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Plan E	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision Plan A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision Plan B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision Plan C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision Plan D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision Plan E	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Plan A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Plan B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Plan C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Plan D	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Plan E	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total Benefits Available	\$10,000
Total Premiums Available	\$1,000
Total Premiums - Tax & Social Security	\$1,000
Estimated Benefits Available	\$9,000
Estimated Deductible from Payroll	\$1,000

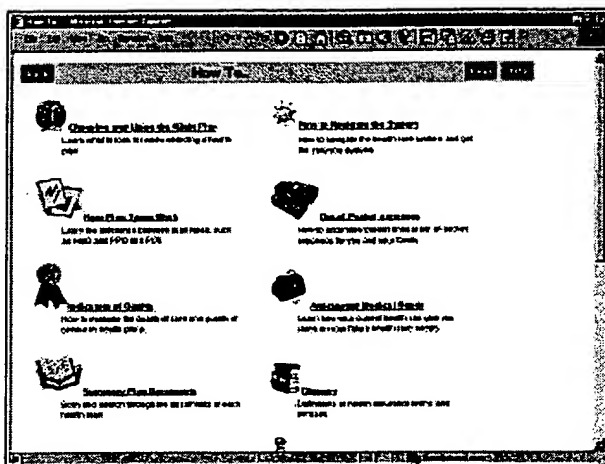
The **Benefits Cost Estimator** allows you to model your total benefits package to see what the financial impact will be for different combinations of benefits.

If available from your employer, you can link to a **Flexible Spending Account (FSA)**, cafeteria plan calculator, on-line or telephonic enrollment system, or additional employer sponsored benefits.

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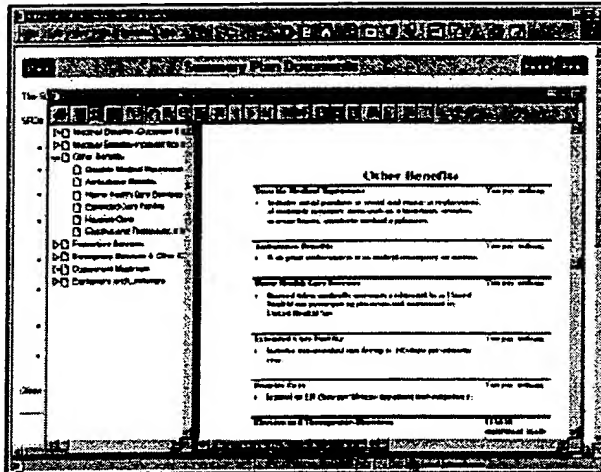


How To... is where you come to find out how to navigate the health care system and get the care you deserve. Current information related to choosing and using a health plan, how to find and select a doctor, the indicators of quality of care, the terms you should know, and much more. This is where you can look up each plan's Summary Plan Document.

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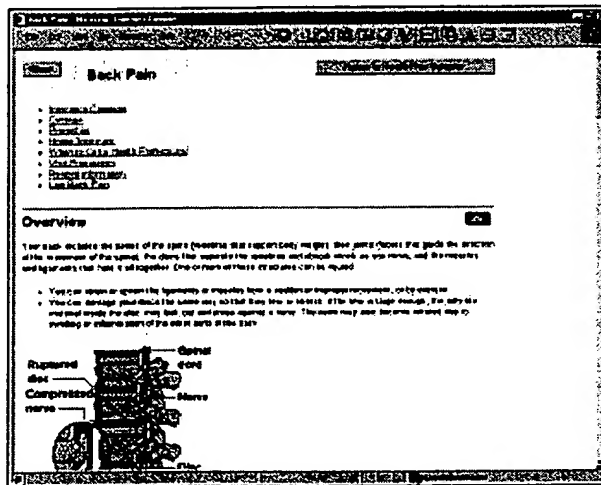


On line Summary Plan Documents (SPD) help you see the details of the plans coverages. The SPDs are indexed for easy access.

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Health and Wellness
information is integrated into the SelexSys environment. This way, you can consult information pertaining to various medical conditions along with prevention and treatment information at a time when you are focusing on health care decisions.

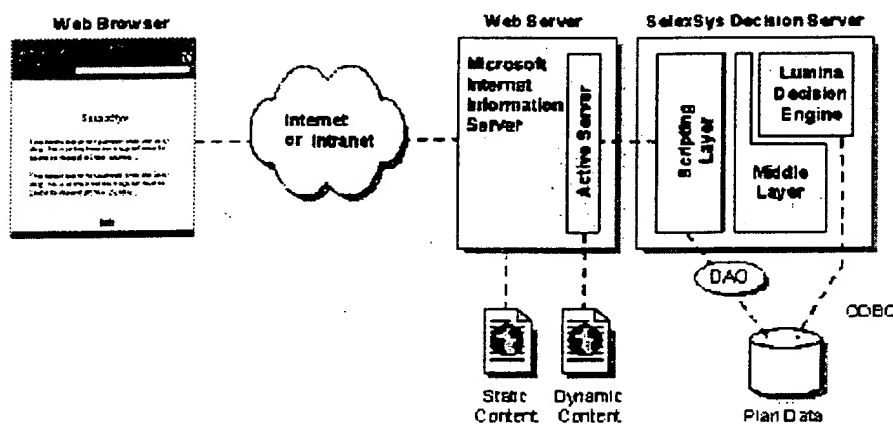
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Key Technologies that Make it Possible



- Lumina Analytica Decision Support Engine
- Plan and Episode database
- Microsoft Internet Information Server and Active Server Pages
- Server-side functionality for content generation, navigation and user feedback
- Client-Side functionality for interactivity over the Internet.

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Meet George...



George has a back problem and suffers from chronic lower back pain. It is time for him to enroll in one of his company sponsored health plans. He wants to pick the plan that best fits his personal needs.

SelexSys puts George in the driver's seat with the ability to control the depth and breadth of information and analysis he wants. He can educate himself on the prevention and treatment of back pain as well as what to look for in a health plan. He can compare plans on various measures, side-by-side, "apples-to-apples".

He will see how his total out-of-pocket costs will vary from plan to plan, how each plan measures up to quality standards, and the extent of coverage for services that are important to George.

Each step along the way George will see his rating for each plan option so that he actually is creating his own score card based on his personal educated evaluation. This is an informed decision based on what is the highest value to George.

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